



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [COMMUNITY BANK SYSTEM, INC.](#)

City/State [DEWITT, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [14,620,181](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMUNITY BANK SYSTEM, INC.](#)
[5790 WIDEWATERS PARKWAY](#)
[DEWITT, NY 13214](#)

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Summary Ratios

	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,112,012	11,412,687			12,757,042			11,018,411			10,696,373		
Net income (\$000)	52,792	40,074			164,456			168,836			168,403		
Number of BHCs in peer group	133	123			128			125			118		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.70	2.67	51	3.22	2.94	65	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
+ Non-interest income	1.64	1.13	76	2.03	1.12	88	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
- Overhead expense	2.64	2.28	76	3.26	2.68	79	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
- Provision for credit losses	-0.16	-0.12	35	0.21	0.88	14	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0.04	0.01	92	0	0	50
+ Other tax equivalent adjustments	0	0	84	0	0	85	0	0	10	0	0	80	0	0	45
= Pretax net operating income (tax equivalent)	1.87	1.78	58	1.77	0.64	94	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Net operating income	1.50	1.36	64	1.40	0.48	96	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Net income	1.50	1.35	64	1.40	0.48	96	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	3.18	45	3.93	4.09	39	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense	0.12	0.29	14	0.28	0.85	4	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent)	3	2.88	57	3.66	3.24	70	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.16	26	0.12	0.27	37	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56
Earnings coverage of net loan and lease losses (X)	105.53	25.70	88	27.18	17.23	77	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.75	1.49	8	0.82	1.32	16	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36
Allowance for loan and lease losses / Total loans and leases	0.75	1.47	8	0.82	1.30	17	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.01	0.70	78	0.30	0.63	16	0.99	0.71	77	0.29	0.57	20	0.38	0.61	28
30–89 days past due loans and leases / Total loans and leases	0.27	0.33	50	0.64	0.52	70	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
Liquidity and Funding															
Net noncore funding dependence	-15.64	-0.51	10	-7.21	14.37	7	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence	-16.16	-6.88	19	-8.14	4.94	12	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Net loans and leases / Total assets	50.03	60.99	17	57.70	64.23	21	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Capitalization															
Tier 1 leverage ratio	9.63	9.15	68	11.10	9.43	87	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Holding company equity capital / Total assets	13.48	10.72	85	16.74	11.64	95	15.10	11.16	91	16.26	12.43	88	16.16	12.22	91
Total equity capital (including minority interest) / Total assets	13.51	10.85	85	16.77	11.80	95	15.13	11.29	91	16.29	12.57	87	16.19	12.27	90
Common equity tier 1 capital / Total risk-weighted assets	18.67	12.57	93	16.58	11.64	92	17.90	12.38	92	16.11	12.17	86	16.65	12.12	89
Net loans and leases / Equity capital (X)	3.71	5.73	11	3.45	5.59	9	3.50	5.58	12	3.69	5.21	15	3.64	5.29	15
Cash dividends / Net income	42.68	23.13	84	53.32	81.34	39	53.80	42.30	68	48.43	33.12	78	43.85	27.31	82
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36
Growth Rates															
Assets	23.81	16.49	71	8.18	11.31	47	22.09	16.68	67	7.57	9.26	57	-1.29	7	10
Equity capital	-0.26	9.13	8	12.49	5.70	82	13.41	6.99	81	8.25	10.49	55	4.80	7.89	50
Net loans and leases	7.35	7.22	57	9.59	9.91	63	7.54	9.07	52	9.77	9.10	65	0.36	7.89	12
Noncore funding	37.37	-25.09	94	1.81	16.35	29	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0.17	11.33	23	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	93.06	102.85	7	95.12	103.91	8	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Cash from ops + noncash items + op expense / Op expense + dividends	170.77	98.58	80	130.53	176.81	45	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	80,153	79,246	316,980	311,033	289,125	1.14	53.25
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	79,498	78,431	313,985	307,489	285,762	1.36	52.38
Tax-exempt income on loans and leases.....	655	815	2,995	3,544	3,363	-19.63	396.21
Estimated tax benefit on income on loans and leases.....	172	215	186	240	20	-19.83	43154.43
Income on loans and leases (tax equivalent).....	80,325	79,461	317,166	311,273	289,145	1.09	53.58
Investment interest income (tax equivalent).....	18,102	18,823	73,343	67,290	73,640	-3.83	2.18
Interest on balances due from depository institutions.....	415	256	1,070	8,472	1,325	62.11	1496.15
Interest income on other earning assets.....	165	168	830	2,539	1,680	-1.79	-56.35
Total interest income (tax equivalent)	99,007	98,708	392,409	389,574	365,790	0.30	40.59
Interest on time deposits of \$250K or more	453	580	2,118	1,774	568	-21.90	
Interest on time deposits < \$250K.....	1,905	2,591	9,111	8,231	3,798	-26.48	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	754	2,373	5,531	10,455	6,292	-68.23	-26.72
Interest on other borrowings and trading liabilities.....	599	1,397	4,116	6,091	7,020	-57.12	-38.94
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	3,711	6,941	20,876	26,551	17,678	-46.54	29.08
Net interest income (tax equivalent).....	95,296	91,767	371,533	363,023	348,112	3.85	41.08
Non-interest income.....	57,910	57,823	225,805	222,715	220,558	0.15	54.42
Adjusted operating income (tax equivalent)	153,206	149,590	597,338	585,738	568,670	2.42	45.84
Overhead expense.....	93,001	93,129	375,120	369,824	343,454	-0.14	38.00
Provision for credit losses.....	-5,631	5,980	15,206	10,452	12,788		
Securities gains (losses)	0	0	0	4,882	0		
Other tax equivalent adjustments	1	1	-1	1	0	0.00	0.00
Pretax net operating income (tax equivalent).....	65,861	50,451	207,005	210,364	213,085	30.54	82.11
Applicable income taxes	12,108	9,285	41,400	40,275	44,347	30.40	3.06
Tax equivalent adjustments	903	1,033	929	1,026	96	-12.58	5920.00
Applicable income taxes (tax equivalent).....	13,011	10,318	42,329	41,301	44,443	26.10	10.60
Minority interest	58	59	220	227	239	-1.69	314.29
Net income before discontinued operations, net of minority interest	52,792	40,074	164,456	168,836	168,403	31.74	116.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	52,792	40,074	164,456	168,836	168,403	31.74	116.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	52,850	40,133	164,676	169,063	168,642	31.69	116.58
Investment securities income (tax equivalent).....	18,102	18,823	73,343	67,290	73,640	-3.83	2.18
US Treasury and agency securities (excluding mortgage-backed securities)	11,804	11,268	47,259	40,186	46,270	4.76	9.08
Mortgage-backed securities	2,664	3,314	12,369	13,362	12,648	-19.61	40.36
All other securities	3,634	4,241	13,715	13,742	14,722	-14.32	-27.27
Cash dividends declared.....	22,529	21,367	88,483	81,775	73,844	5.44	65.53
Common	22,529	21,367	88,483	81,775	73,844	5.44	65.53
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.81	2.96	40	3.46	3.72	27	3.08	3.27	30	3.54	4	20	3.42	3.87	20
Less: Interest expense	0.11	0.27	14	0.24	0.78	4	0.16	0.48	7	0.24	0.98	2	0.17	0.79	4
Equals: Net interest income (tax equivalent)	2.70	2.67	51	3.22	2.94	65	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
Plus: Non-interest income	1.64	1.13	76	2.03	1.12	88	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
Equals: adjusted operating income (tax equivalent)	4.34	3.87	78	5.24	4.12	91	4.68	4.04	82	5.32	4.41	87	5.32	4.46	88
Less: Overhead expense	2.64	2.28	76	3.26	2.68	79	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
Less: Provision for credit losses	-0.16	-0.12	35	0.21	0.88	14	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0.04	0.01	92	0	0	50
Plus: other tax equivalent adjustments	0	0	84	0	0	85	0	0	10	0	0	80	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.87	1.78	58	1.77	0.64	94	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Less: Applicable income taxes (tax equivalent)	0.37	0.40	42	0.36	0.16	86	0.33	0.23	79	0.37	0.36	53	0.42	0.33	76
Less: Minority interest	0	0	85	0	0	86	0	0	84	0	0	78	0	0	82
Equals: Net operating income	1.50	1.36	64	1.40	0.48	96	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.50	1.35	64	1.40	0.48	96	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Memo: Net income (last four quarters)	1.32	1.07	76	1.49	0.98	91	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income—BHC and noncontrolling (minority) interest	1.50	1.37	64	1.41	0.49	95	1.29	0.83	84	1.53	1.20	85	1.58	1.25	82
Margin Analysis															
Average earning assets / Average assets	89.94	93.08	13	87.95	91.24	15	89	92.32	13	87.75	91.05	18	87.59	91.48	12
Average interest-bearing funds / Average assets	60.51	62.97	41	61.67	66.92	27	60.25	64.06	32	60.61	65.57	29	61.41	65.56	31
Interest income (tax equivalent) / Average earning assets	3.12	3.18	45	3.93	4.09	39	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense / Average earning assets	0.12	0.29	14	0.28	0.85	4	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent) / Average earning assets	3	2.88	57	3.66	3.24	70	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
Yield or Cost															
Total loans and leases (tax equivalent)	4.37	4.05	71	4.62	4.74	49	4.37	4.27	61	4.76	5.09	29	4.62	4.95	29
Interest-bearing bank balances	0.10	0.10	41	0.53	1.16	14	0.12	0.27	6	2.22	2.04	61	1.19	1.64	16
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	3.09	3.15	44	3.89	4.05	37	3.45	3.51	41	4.02	4.36	28	3.90	4.20	31
Investment securities (tax equivalent)	2	1.84	59	2.51	2.60	34	2.28	2.25	52	2.51	2.76	31	2.47	2.68	35
US Treasury and agency securities (excluding mortgage-backed securities)	1.63	1.30	68	2.24	2.31	51	2.22	1.75	74	2.30	2.32	56	2.27	2.05	67
Mortgage-backed securities	1.86	1.60	71	2.75	2.49	81	2.28	2.05	71	2.88	2.61	84	2.81	2.50	84
All other securities	3.35	2.93	69	3.47	3.62	56	2.85	3.24	37	3.05	4.06	21	3.06	4.20	24
Interest-bearing deposits	0.15	0.26	31	0.34	0.90	7	0.23	0.53	13	0.32	1.10	4	0.17	0.81	2
Time deposits of \$250K or more	0.98	0.82	65	1.91	1.83	54	1.39	1.42	44	1.92	1.96	42	0.95	1.44	15
Time deposits < \$250K	1	0.78	75	1.29	1.69	18	1.15	1.36	31	1.12	1.82	12	0.55	1.29	10
Other domestic deposits	0.04	0.17	6	0.17	0.71	1	0.09	0.36	3	0.19	0.93	2	0.12	0.67	1
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.35	0.18	86	0.84	1.14	33	0.61	0.62	63	0.74	1.86	22	0.61	1.51	23
Other borrowed funds and trading liabilities	0.30	1.38	15	0.67	1.90	6	0.42	1.50	8	0.49	2.38	4	2.18	2.28	47
All interest-bearing funds	0.17	0.42	10	0.39	1.15	1	0.27	0.74	7	0.40	1.49	2	0.27	1.19	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		57,910		57,823		225,805		222,715		220,558		
Fiduciary activities income		3,201		2,727		10,718		9,711		9,389		
Service charges on deposit accounts - domestic		6,668		9,439		29,177		39,987		41,917		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		4,859		4,729		17,425		17,329		16,871		
Insurance activities revenue.....		8,323		8,153		32,905		32,637		30,796		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		1,214		730		3,160		3,508		2,718		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		361		729		4,701		-416		370		
Other non-interest income.....		33,284		31,316		127,719		119,959		118,497		
Total overhead expenses		93,001		93,129		375,120		369,824		343,454		
Personnel expense.....		57,632		58,251		229,578		221,240		207,357		
Net occupancy expense.....		12,176		11,735		44,837		43,496		43,442		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,486		3,749		14,676		16,333		18,604		
Other operating expenses.....		19,707		19,394		86,029		88,755		74,051		
Fee income on mutual funds and annuities.....		1,016		1,489		4,569		5,491		3,072		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,786		2,763		2,826		2,763		2,675		
Average personnel expense per employee.....		20.69		21.08		81.24		80.07		77.52		
Average assets per employee.....		5,065.33		4,130.54		4,514.17		3,987.84		3,998.64		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.75	2.10	49	2.58	2.64	54	2.02	2.02	56	2.47	2.72	50
Overhead expenses / Net Interest Income + non-interest income	61.06	59.31	57	62.69	63.90	52	62.90	62.28	58	63.25	61.29	63
Percent of Average Assets												
Total overhead expense	2.64	2.28	76	3.26	2.68	79	2.94	2.57	73	3.36	2.69	80
Personnel expense.....	1.63	1.28	84	2.04	1.36	95	1.80	1.30	89	2.01	1.41	91
Net occupancy expense.....	0.35	0.24	88	0.41	0.27	92	0.35	0.26	84	0.39	0.28	88
Other operating expenses.....	0.66	0.73	48	0.81	0.98	43	0.79	0.94	51	0.95	0.97	63
Overhead less non-interest income	0.99	1.10	39	1.24	1.47	33	1.17	1.25	42	1.34	1.32	47
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	60.70	58.69	59	62.26	63.38	53	62.80	61.82	59	63.14	60.64	64
Personnel expense.....	37.62	33.28	73	38.94	33.17	82	38.43	32.36	87	37.77	32.39	82
Net occupancy expense.....	7.95	6.42	74	7.84	6.75	70	7.51	6.58	66	7.43	6.52	68
Other operating expenses.....	15.14	18.45	32	15.47	22.88	14	16.86	22.28	24	17.94	21.20	34
Total non-interest income	37.80	28.42	73	38.65	26.40	80	37.80	28.83	73	38.02	29.23	74
Fiduciary activities income	2.09	2.15	54	1.82	2.03	54	1.79	2.09	54	1.66	1.97	55
Service charges on domestic deposit accounts	4.35	3.21	73	6.31	3.92	83	4.88	3.27	79	6.83	3.88	87
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	3.17	2.51	73	3.16	2.81	71	2.92	2.46	72	2.96	3.54	69
Insurance activities revenue.....	5.43	0.38	96	5.45	0.40	95	5.51	0.41	96	5.57	0.47	93
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	0.79	0.99	66	0.49	-0.41	79	0.53	0.01	83	0.60	0.28	77
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.24	3.74	17	0.49	1.88	33	0.79	3.92	34	-0.07	1.86	8
Other non-interest income.....	21.72	8.65	92	20.93	9.85	87	21.38	9.65	87	20.48	10.04	88
Overhead less non-interest income	22.90	29.66	28	23.60	36.23	16	25	31.93	29	25.12	31.06	28
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.38	21.04	21	18.40	17.54	48	20	18.63	54	19.15	20.56	36
Applicable income tax + TE / Pretax net operating income + TE	19.76	22.74	16	20.45	22.86	31	20.45	21.18	34	19.63	23.23	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,095,191	4,805,568	5,059,550	4,815,768	4,260,145	6.03	60.02	
Commercial and industrial loans	874,258	614,316	952,094	577,207	561,306	42.31	100.35	
Loans to individuals	1,174,628	1,266,072	1,177,583	1,297,899	1,262,413	-7.22	3.75	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	34,893	24,446	42,848	30,825	34,795	42.74	-4.59	
Other loans and leases	190,764	159,337	185,863	169,320	163,022	19.72	482.01	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,369,734	6,869,739	7,417,938	6,891,019	6,281,681	7.28	52.84	
Less: Allowance for loan and lease losses	55,336	56,026	61,233	50,388	49,761	-1.23	20.49	
Net loans and leases	7,314,398	6,813,713	7,356,705	6,840,631	6,231,920	7.35	53.15	
Debt securities that reprice or mature in over 1 year	3,572,332	2,447,273	3,308,759	2,337,908	2,844,511	45.97	26.61	
Mutual funds and equity securities	469	421	445	451	433	11.40	14.39	
Subtotal	10,887,199	9,261,407	10,665,909	9,178,990	9,076,864	17.55	43.29	
Interest-bearing bank balances	1,991,579	342,298	1,466,042	43,243	29,083	481.83	24732.66	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	219,059	694,609	239,134	706,521	91,538	-68.46	349.05	
Trading assets	0	0	0	0	0			
Total earning assets	13,097,837	10,298,314	12,371,085	9,928,754	9,197,485	27.18	71.11	
Non-interest-bearing cash and due from depository institutions	159,768	187,038	179,762	161,787	182,751	-14.58	22.44	
Premises, fixed assets, and leases	158,365	158,679	162,512	160,150	115,333	-0.20	47.38	
Other real estate owned	824	1,469	883	1,270	1,320	-43.91	-59.43	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	1,203,387	1,163,483	1,216,852	1,158,334	1,110,405	3.43	66.85	
Total assets	14,620,181	11,808,983	13,931,094	11,410,295	10,607,294	23.81	69.69	
Quarterly average assets	14,112,012	11,412,687	13,745,664	11,427,949	10,628,486	23.65	66.11	
Average loans and leases (YTD)	7,359,140	6,877,206	7,264,257	6,541,007	6,264,121	7.01	52.90	
Memoranda								
Loans held-for-sale	1,140	3,272	1,622	0	83	-65.16	235.29	
Loans not held-for-sale	7,368,594	6,866,467	7,416,316	6,891,019	6,281,598	7.31	52.83	
Real estate loans secured by 1–4 family	2,916,443	2,916,511	2,919,422	2,918,364	2,693,707	0.00	31.90	
Commercial real estate loans	2,110,743	1,833,025	2,069,100	1,838,481	1,508,529	15.15	130.77	
Construction and land development	180,567	149,658	149,568	168,860	137,469	20.65	182.04	
Multifamily	371,869	327,341	372,227	312,433	231,463	13.60	297.23	
Nonfarm nonresidential	1,558,307	1,356,026	1,547,305	1,357,188	1,139,597	14.92	105.85	
Real estate loans secured by farmland	68,005	56,032	71,028	58,923	57,909	21.37	16.91	
Total investment securities	3,791,860	3,142,303	3,548,338	3,044,880	2,936,482	20.67	32.09	
U.S. Treasury securities	2,632,967	1,986,718	2,359,913	1,878,705	1,896,931	32.53	34.09	
US agency securities (excluding mortgage-backed securities)	123,291	152,361	141,469	165,054	126,821	-19.08		
Municipal securities	450,172	501,708	475,660	512,208	459,154	-10.27	-32.04	
Mortgage-backed securities	581,880	498,587	566,216	485,934	450,597	16.71	155.54	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,081	2,508	4,635	2,528	2,546	22.85	-81.53	
Mutual funds and equity securities	469	421	445	451	433	11.40	14.39	
Available-for-sale securities	3,791,391	3,141,882	3,547,893	3,044,429	2,936,049	20.67	32.07	
U.S. Treasury securities	2,632,967	1,986,718	2,359,913	1,878,705	1,896,931	32.53	34.09	
US agency securities (excluding mortgage-backed securities)	123,291	152,361	141,469	165,054	126,821	-19.08		
Municipal securities	450,172	501,708	475,660	512,208	459,154	-10.27	-32.04	
Mortgage-backed securities	581,880	498,587	566,216	485,934	450,597	16.71	155.54	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,081	2,508	4,635	2,528	2,546	22.85	-81.53	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-107,313	155,305	120,114	32,877	-16,229			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		-100.00	
Structured notes, fair value	2,332,721	1,959,308	2,031,962	1,471,456	1,446,833	19.06	7.86	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,704,169	2,482,373	3,356,890	2,465,972	2,309,370	49.22	141.62
NOW, ATS and transaction accounts	3,200,441	640,009	2,876,033	585,697	474,711	400.06	661.19
Time deposits less brokered deposits < \$250K	752,115	792,116	770,491	814,158	673,983	-5.05	
MMDA and other savings accounts	4,338,260	5,268,635	4,058,281	5,007,169	4,798,751	-17.66	-1.14
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,994,985	9,183,133	11,061,695	8,872,996	8,256,815	30.62	73.22
Time deposits of \$250K or more	208,504	120,849	162,531	121,971	65,556	72.53	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	257,767	204,992	284,008	241,708	259,367	25.74	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	11,713	9,844	12,487	17,555	54,400	18.99	-65.24
Other borrowings w/remaining maturity over 1 year	28,877	33,828	30,028	35,407	1,976	-14.64	
Brokered deposits < \$250K	748	0	748	0	0	0	
Noncore funding	507,609	369,513	489,802	416,641	381,299	37.37	122.40
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	3,297	91,095	80,623	91,115	97,939	-96.38	-96.77
Other liabilities	139,800	185,448	191,761	171,134	154,278	-24.61	-10.94
Total liabilities	12,645,691	9,829,189	11,823,881	9,551,886	8,890,331	28.65	70.61
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,019	52,189	53,755	51,974	51,577	3.51	21.12
Common surplus	1,042,164	944,466	1,032,355	935,458	919,252	10.34	93.55
Retained earnings	990,504	902,148	960,183	882,851	795,563	9.79	71.55
Accumulated other comprehensive income	-109,957	83,445	62,077	-10,226	-45,305		
Other equity capital components	-5,332	-5,617	-4,263	-4,824	-7,305		
Total holding company equity capital	1,971,398	1,976,631	2,104,107	1,855,233	1,713,782	-0.26	64.19
Noncontrolling (minority) interest in subsidiaries	3,092	3,163	3,106	3,176	3,181	-2.24	-7.54
Total equity capital, including minority interest	1,974,490	1,979,794	2,107,213	1,858,409	1,716,963	-0.27	63.99
Total liabilities and capital	14,620,181	11,808,983	13,931,094	11,410,295	10,607,294	23.81	69.69
Memoranda							
Non-interest-bearing deposits	3,704,169	2,482,373	3,356,890	2,465,972	2,312,816	49.22	141.62
Interest-bearing deposits	8,500,068	6,821,609	7,868,084	6,528,995	6,009,555	24.61	52.17
Total deposits	12,204,237	9,303,982	11,224,974	8,994,967	8,322,371	31.17	71.43
Long-term debt that reprices within 1 year	11,713	0	12,485	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,104,107	1,855,233	1,855,233	1,713,782	1,635,315		
Accounting restatements	0	530	1,140	0	208		
Net income	52,792	40,074	164,456	168,836	168,403		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	8,377	7,612	23,034	14,380	17,182		
Sale of treasury stock	694	893	902	6,122	9,823		
Less: Purchase of treasury stock	68	74	277	1,418	338		
Changes incident to business combinations	0	0	75,579	0	-1,600		
Less: Dividends declared	22,529	21,367	88,483	81,775	73,844		
Change in other comprehensive income	-172,033	93,671	72,303	35,080	-41,606		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	58	59	220	226	239		
Holding company equity capital, ending balance	1,971,398	1,976,631	2,104,107	1,855,233	1,713,782		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.85	36.10	41	40.69	38.37	44	36.32	36.22	42	42.21	37.78	49	40.16	37.19	48
Commercial and industrial loans	5.98	13.88	11	5.20	12.73	16	6.83	13.52	16	5.06	12.02	17	5.29	12.85	15
Loans to individuals	8.03	3.42	84	10.72	3.84	85	8.45	3.40	84	11.37	4.20	85	11.90	4.31	87
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.24	0.19	71	0.21	0.20	74	0.31	0.19	75	0.27	0.24	75	0.33	0.30	74
Other loans and leases.....	1.30	4.29	24	1.35	4.96	21	1.33	4.63	22	1.48	5.01	20	1.54	5	20
Net loans and leases.....	50.03	60.99	17	57.70	64.23	21	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Debt securities over 1 year.....	24.43	16.70	79	20.72	14.63	83	23.75	15.55	82	20.49	14.60	80	26.82	14.63	90
Mutual funds and equity securities	0	0.06	38	0	0.05	37	0	0.05	35	0	0.06	35	0	0.06	36
Subtotal	74.47	78.43	27	78.43	80.12	28	76.56	78.16	28	80.44	79.65	30	85.57	79.97	57
Interest-bearing bank balances	13.62	9.08	79	2.90	4.14	45	10.52	7.51	72	0.38	3.06	10	0.27	3.04	5
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.50	1.59	61	5.88	1.72	91	1.72	1.68	61	6.19	1.91	90	0.86	1.96	41
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.59	91.48	24	87.21	89.78	20	88.80	91.05	19	87.02	89.53	21	86.71	89.74	19
Non-interest cash and due from depository institutions.....	1.09	1	58	1.58	1.12	79	1.29	1.07	67	1.42	1.14	71	1.72	1.21	81
Other real estate owned.....	0.01	0.02	35	0.01	0.03	38	0.01	0.02	33	0.01	0.03	34	0.01	0.04	31
All other assets.....	9.32	7.44	73	11.21	9.05	75	9.91	7.82	78	11.57	9.27	77	11.57	8.98	77
Memoranda															
Short-term investments	15.12	11.92	71	8.78	7.73	68	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
U.S. Treasury securities.....	18.01	0.98	99	16.82	0.86	98	16.94	0.84	99	16.46	1.03	98	17.88	1.04	99
US agency securities (excluding mortgage-backed securities)	0.84	0.73	70	1.29	0.51	81	1.02	0.63	74	1.45	0.54	84	1.20	0.69	79
Municipal securities	3.08	1.77	76	4.25	1.44	84	3.41	1.69	79	4.49	1.34	88	4.33	1.62	82
Mortgage-backed securities	3.98	12.38	8	4.22	11.43	10	4.06	11.75	10	4.26	11.44	11	4.25	11.13	14
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.02	0.46	34	0.02	0.39	36	0.03	0.42	37	0.02	0.39	38	0.02	0.41	39
Loans held-for-sale.....	0.01	0.46	16	0.03	0.40	23	0.01	0.52	20	0	0.39	7	0	0.30	19
Loans held for investment	50.40	61.15	18	58.15	64.43	22	53.24	61.72	20	60.39	63.50	30	59.22	63.93	27
Real estate loans secured by 1–4 family	19.95	11.69	87	24.70	13.18	88	20.96	11.91	89	25.58	13.29	89	25.39	13.46	89
Revolving	1.19	1.51	51	1.64	2.02	49	1.28	1.66	49	1.74	2.07	50	2.04	2.27	51
Closed-end, secured by first liens	18.28	9.76	85	22.41	10.62	90	19.16	9.81	89	23.16	10.69	90	22.69	10.57	89
Closed-end, secured by junior liens	0.48	0.21	86	0.65	0.28	88	0.51	0.22	86	0.67	0.28	88	0.66	0.31	86
Commercial real estate loans	14.44	22.27	27	15.52	23.11	29	14.85	22.22	29	16.11	22.23	34	14.22	21.58	35
Construction and land development.....	1.24	3.32	24	1.27	3.46	28	1.07	3.40	24	1.48	3.44	32	1.30	3.51	29
Multifamily.....	2.54	3.21	52	2.77	3.23	53	2.67	3.12	52	2.74	3.01	53	2.18	2.72	49
Nonfarm nonresidential	10.66	14.77	32	11.48	15.32	36	11.11	14.72	36	11.89	14.69	40	10.74	14.44	38
Real estate loans secured by farmland.....	0.47	0.33	72	0.47	0.35	72	0.51	0.33	73	0.52	0.36	72	0.55	0.41	72

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	69.14	57.91	67	69.95	57.83	63	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.57	19.43	93	42.45	20.44	92	39.36	19.43	93	42.35	20.75	92	42.88	21.10	93
Real estate loans secured by 1–4 family.....	2.36	2.45	52	2.82	3.09	48	2.41	2.64	49	2.88	3.15	47	3.45	3.50	51
Revolving	37.22	16.76	92	39.63	17.13	92	36.95	16.59	93	39.47	17.39	92	39.43	17.39	93
Closed-end.....	28.64	35.36	34	26.68	34.31	35	27.89	34.63	32	26.68	33.52	38	24.01	32.14	39
Construction and land development.....	2.45	5.29	29	2.18	5.12	29	2.02	5.26	24	2.45	5.09	32	2.19	5.20	28
1–4 family.....	0.37	1.05	35	0.27	0.98	33	0.28	0.93	34	0.30	0.94	36	0.24	1.02	32
Other.....	2.08	4.21	29	1.90	4	29	1.73	4.19	23	2.16	4.02	34	1.95	4.05	29
Multifamily.....	5.05	5.08	58	4.76	4.90	58	5.02	4.96	60	4.53	4.69	56	3.68	4.10	52
Nonfarm nonresidential	21.14	23.47	41	19.74	22.69	40	20.86	22.93	41	19.70	22.15	42	18.14	21.40	42
Owner-occupied.....	8.53	7.93	54	9.05	7.70	59	8.57	7.68	56	9.21	7.72	60	9.08	8.03	57
Other.....	12.61	15.25	37	10.69	14.76	34	12.29	14.95	36	10.48	14.34	35	9.06	13.38	34
Real estate loans secured by farmland.....	0.92	0.56	73	0.82	0.53	76	0.96	0.54	74	0.86	0.55	76	0.92	0.63	74
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	11.86	23.16	11	8.94	20.31	13	12.84	22.17	16	8.38	19.53	13	8.94	20.32	15
Loans to individuals	15.94	6.02	83	18.43	6.48	86	15.87	6.13	83	18.83	7.13	83	20.10	7.36	87
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.47	0.33	72	0.36	0.31	75	0.58	0.32	75	0.45	0.37	75	0.55	0.46	75
Other loans and leases.....	2.59	8.05	26	2.32	9.38	21	2.51	9.09	24	2.46	9.85	23	2.60	9.66	25
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	380.85	382.51	42	388.85	401.07	43	367.67	381.27	42	401.74	391.26	45	372.74	379.80	46
Real estate loans secured by 1–4 family.....	217.99	124.29	86	235.99	138.65	83	212.15	125.03	85	243.46	138.18	85	235.68	137.84	85
Revolving	12.98	16.14	51	15.69	21.22	47	12.97	17.42	46	16.57	21.26	47	18.97	23.33	48
Closed-end.....	205.02	106.79	87	220.30	115.78	87	199.18	106.14	89	226.88	115.20	88	216.71	112.79	89
Commercial real estate loans	157.77	237.40	30	148.32	240.54	29	150.36	234.65	28	153.37	229.44	33	131.99	219.72	33
Construction and land development.....	13.50	35.26	25	12.11	35.93	28	10.87	35.62	25	14.09	34.95	32	12.03	35.36	28
1–4 family.....	2.05	6.84	35	1.52	6.92	31	1.53	6.34	33	1.70	6.61	36	1.30	7.04	33
Other.....	11.45	28.01	27	10.59	27.85	27	9.33	28.16	23	12.39	27.32	31	10.73	27.26	29
Multifamily.....	27.80	34.02	54	26.49	33.54	47	27.05	32.74	48	26.06	31.04	48	20.25	27.85	45
Nonfarm nonresidential	116.48	157.71	34	109.72	159.79	34	112.44	155.06	35	113.22	152.10	38	99.71	147.22	38
Owner-occupied.....	46.99	52.99	48	50.30	54.16	52	46.18	52.37	47	52.95	53.07	54	49.91	54.89	48
Other.....	69.49	102.29	31	59.43	103.49	30	66.26	100.54	31	60.27	97.41	36	49.80	91.80	34
Real estate loans secured by farmland.....	5.08	3.50	71	4.53	3.48	71	5.16	3.44	71	4.92	3.60	71	5.07	4.02	71
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	65.35	145.22	12	49.71	132.09	14	69.19	139.91	17	48.15	122.02	16	49.11	128.82	15
Loans to individuals	87.80	35.91	82	102.45	40.80	85	85.57	37.47	81	108.27	43.51	85	110.45	42.67	87
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	2.61	1.94	72	1.98	1.90	73	3.11	1.88	75	2.57	2.18	75	3.04	2.72	74
Other loans and leases.....	14.26	47.52	27	12.89	54.71	18	13.51	49.54	22	14.13	52.44	18	14.26	51.79	19
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.11	27.81	30	17.63	27.16	29	19.33	27.32	27	17.47	26.45	31	14.93	24.79	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	110.78	185.94	27	98.03	188.67	24	104.18	183.76	26	100.42	178.57	29	82.08	167.93	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	157.77	243.39	29	148.32	248.20	27	150.36	240.85	28	153.37	236.10	33	131.99	225.98	31

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	15.12	11.92	71	8.78	7.73	68	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
Liquid assets	37.55	27.16	82	26.82	22.73	75	33.83	26.22	78	23.97	22.44	65	25.32	22.72	70
Investment securities	25.94	18.78	74	26.61	16.91	86	25.47	17.85	79	26.69	16.99	87	27.68	17.27	87
Net loans and leases	50.03	60.99	57.70	64.23	21	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	
Net loans, leases and standby letters of credit	50.29	61.79	16	58.03	65.22	20	53.09	62.48	18	60.28	64.84	27	59.06	65.07	25
Core deposits	82.04	73.69	82	77.76	64.18	87	79.40	70.67	75	77.76	63.09	87	77.84	62.13	89
Noncore funding	3.47	11.95	14	3.13	19.78	2	3.52	14.13	8	3.65	19.36	3	3.59	21.34	2
Time deposits of \$250K or more	1.43	1.96	44	1.02	2.95	16	1.17	2.11	31	1.07	2.94	18	0.62	2.89	10
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.76	1.22	76	1.74	1.77	59	2.04	1.47	72	2.12	1.94	69	2.45	1.97	71
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.76	0.60	83	1.74	0.97	70	2.04	0.54	86	2.12	0.48	84	2.45	0.54	84
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.08	1.11	38	0.08	3.69	12	0.09	1.24	31	0.15	3.01	15	0.51	3.67	20
Earning assets that reprice within 1 year	22.25	38.67	14	18.80	39.59	4	19.90	39.38	10	16.85	39.29	3	12.04	40.29	1
Interest-bearing liabilities that reprice within 1 year	4.13	7.73	29	4.08	10.23	14	4.09	8.20	24	4.43	10.19	15	4.29	10.01	18
Long-term debt that reprices within 1 year	0.08	0.28	64	0	0.79	26	0.09	0.47	58	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	18.04	29.49	24	14.72	27.26	19	15.72	29.11	21	12.42	26.63	12	7.76	27.38	10
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.64	-0.51	10	-7.21	14.37	7	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence	-16.16	-6.88	19	-8.14	4.94	12	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Short-term investment / Short-term noncore funding	490.60	246.74	84	366.31	77.70	96	389.64	184.19	86	226.07	77.77	90	33.50	66.46	42
Liquid assets - short-term noncore funding / Nonliquid assets	55.19	30.67	87	33.37	16.50	84	46.39	28.18	82	27.70	16.97	80	29.37	16.04	83
Net loans and leases / Total deposits	59.93	76.22	13	73.23	88.34	16	65.54	79.43	16	76.05	90.31	18	74.88	90.08	17
Net loans and leases / Core deposits	60.98	83.77	9	74.20	101.46	8	66.51	88.34	10	77.09	103.93	9	75.48	105	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			1.57			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.37	1.31	0	13.16	3.85	96	9.14	4.31	88	2.86	1.36	83	-1.48	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.99	85.49	87	99.99	85.17	88	99.99	87.23	88	99.99	85.40	90	99.99	81.88	92
U.S. Treasury securities	69.44	5.10	97	63.22	5.04	95	66.51	4.72	96	61.70	6.15	96	64.60	6.99	97
US agency securities (excluding mortgage-backed securities)	3.25	4.35	59	4.85	3.36	72	3.99	4.01	68	5.42	3.49	74	4.32	4.02	64
Municipal securities	11.87	9.71	68	15.97	8.69	75	13.41	9.83	69	16.82	7.75	78	15.64	9.16	71
Mortgage-backed securities	15.35	66.67	4	15.87	68.40	6	15.96	66.64	4	15.96	67.43	6	15.34	65.45	5
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.08	3.05	28	0.08	2.67	34	0.13	3.01	35	0.08	2.94	33	0.09	2.79	33
Mutual funds and equity securities	0.01	0.36	36	0.01	0.35	34	0.01	0.35	34	0.01	0.40	32	0.01	0.42	31
Debt securities 1 year or less	5.78	9.29	44	22.11	10.98	82	6.74	10.55	44	23.20	11.86	81	3.12	11.91	20
Debt securities 1 to 5 years	21.75	16.09	67	31.45	17.72	77	23.21	17.03	67	31.98	17.94	78	74.42	19.18	98
Debt securities over 5 years	72.47	72.48	42	46.43	67.50	23	70.04	69.86	46	44.81	66.02	26	22.45	64.73	7
Pledged securities	61.52	33.48	86	62.35	36.65	81	57.27	35.67	76	48.33	30.57	74	49.27	33.30	70
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	113.20	156.41	48	136.60	53.90	82	127.43	183.32	52	521.59	26.69	98	35.86	6.77	82
Investment securities	20.67	31.91	47	7.49	9.51	52	16.53	23.62	42	3.69	11.75	43	-3.12	9.42	20
Core deposits	30.62	29.18	62	7.48	12	41	24.67	26.88	49	7.46	11.23	49	-1.47	7.29	11
Noncore funding	37.37	-25.09	94	1.81	16.35	29	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,313,568	1,143,780	1,134,576
Commit: Secured commercial real estate loans	302,600	227,528	340,114	279,317	331,366
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	37,551	39,258	39,145	37,842	33,102
Commercial and similar letters of credit	87	26	68	30	67
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	20,736	38,192	34,533	38,976	80,674
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						9.43	22.01	7	10.02	23.52	9	10.70	24.05	8
Standby letters of credit	0.26	0.67	25	0.33	0.78	29	0.28	0.71	27	0.33	0.84	29	0.31	0.92
Commercial and similar letters of credit	0	0.02	44	0	0.02	41	0	0.02	44	0	0.02	39	0	0.02
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts	0.14	42.67	2	0.32	54.47	1	0.25	48.62	1	0.34	68.47	3	0.76	65.81
Interest rate contracts	0.14	30.32	2	0.32	40.32	2	0.25	34.36	2	0.34	47.31	4	0.76	43.84
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps	0.14	20.33	9	0.32	23.70	8	0.25	20.83	9	0.34	28.86	9	0.76	26.74
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						18.08	42.82	10	17.49	45.53	11	18.11	44.93	11

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	20,736	38,192	34,533	38,976	80,674
Interest rate contracts	20,736	38,192	34,533	38,976	80,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	20,736	38,192	34,533	38,976	80,674
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	20,736	38,192	34,533	38,976	80,674
Interest rate contracts	20,736	38,192	34,533	38,976	80,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	20,736	38,192	34,533	38,976	80,674
One year or less	0	0	0	0	0
Over 1 year to 5 years	15,014	17,574	15,392	18,016	42,986
Over 5 years	5,722	20,618	19,141	20,960	37,688
Gross negative fair value (absolute value)	707	20	27	9	2
Gross positive fair value.....	388	709	596	329	686
Held for trading.....	0	0	0	0	0
Non-traded.....	388	709	596	329	686
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	-36	20	27	13	2
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	90.92	75	100	91.11	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	0	26.80	3	0	31.34	3	0	32.05	4	0	32.17	2	0	32.51	3
Over 1 year to 5 years	72.41	28.69	97	46.01	27.94	74	44.57	27.06	73	46.22	30.45	73	53.28	31.16	88
Over 5 years	27.59	30.03	50	53.99	31.18	79	55.43	29.56	78	53.78	28.09	78	46.72	28.71	70
Gross negative fair value (absolute value)	3.41	1.21	96	0.05	1.98	4	0.08	1.55	6	0.02	0.83	5	0	0.72	2
Gross positive fair value	1.87	1.70	56	1.86	2.69	36	1.73	2.23	41	0.84	1.19	37	0.85	0.85	51
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	9	0	0.11	4	0	0.07	3	0	0.06	5	0	0.06	3
Gross positive fair value (X)	0	0.07	4	0	0.13	7	0	0.09	3	0	0.07	6	0	0.06	8
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	16	0	0.02	20	0	0.02	16	0	0.01	20	0	0.01	22
Current credit exposure (X)	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	2	0	0	91	0	0	87	0	0	94	0	0	90
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	61,233	50,388	50,388	49,761	48,050
Gross losses	2,950	4,781	16,561	19,708	21,326
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,385	2,743	10,174	9,883	10,249
Net losses	565	2,038	6,387	9,825	11,077
Provision for loan and lease losses	-5,332	5,980	15,206	10,452	12,788
Adjustments	0	1,696	2,026	0	0
Ending balance	55,336	56,026	61,233	50,388	49,761
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
-0.15	-0.11	38	0.21	0.87	14	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	
-0.29	-0.20	35	0.35	1.41	12	0.21	0.82	6	0.16	0.24	45	0.20	0.24	59	
-943.72	-168.35	10	293.42	730.69	24	238.08	487.86	30	106.38	130.58	44	115.45	134.68	54	
Provision for loan and lease losses / Average loans and leases															
0.75	1.49	8	0.82	1.32	16	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36	
0.75	1.47	8	0.82	1.30	17	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38	
24.48	18.09	76	6.87	10.10	59	9.59	11.58	59	5.13	8.03	54	4.49	7.54	46	
75.48	291.29	7	294.16	310.68	64	83.96	299.17	7	267.51	218.72	75	220.73	214.03	64	
73.33	246.27	11	176.28	221.69	42	79.68	244.34	12	207.69	151.73	76	199.05	160.51	73	
Allowance for loan and lease losses / Total loans and leases not held for sale															
Allowance for loan and lease losses / Total loans and leases	0.75	1.47	8	0.82	1.30	17	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38
Allowance for loan and lease losses / Net loans and leases losses (X)	24.48	18.09	76	6.87	10.10	59	9.59	11.58	59	5.13	8.03	54	4.49	7.54	46
Allowance for loan and lease losses / Nonaccrual assets	75.48	291.29	7	294.16	310.68	64	83.96	299.17	7	267.51	218.72	75	220.73	214.03	64
ALLL / 90+ days past due + nonaccrual loans and leases	73.33	246.27	11	176.28	221.69	42	79.68	244.34	12	207.69	151.73	76	199.05	160.51	73
Gross loan and lease losses / Average loans and leases															
Recoveries / Average loans and leases	0.16	0.24	43	0.28	0.34	56	0.23	0.34	46	0.30	0.28	65	0.34	0.30	70
Net losses / Average loans and leases	0.13	0.08	75	0.16	0.07	87	0.14	0.07	88	0.15	0.08	87	0.16	0.09	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.03	0.16	26	0.12	0.27	37	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56
Recoveries / Prior year-end losses	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Earnings coverage of net loan and lease losses (X)	14.40	7.39	85	13.92	8.09	81	51.62	33.98	80	46.34	36.22	79	45.02	41.30	64
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	60	0.02	0.01	60	0.03	0.04	53	0.06	0.01	88	0.06	0.02	83
Real estate loans secured by 1–4 family	0.03	-0.01	82	0.03	0.01	72	0.03	0.01	78	0.06	0.01	89	0.04	0.01	73
Revolving	0.02	-0.03	76	0.11	0	82	0.04	0.01	74	0.09	0.02	80	0.05	0.03	60
Closed-end	0.03	-0.01	85	0.03	0.01	78	0.03	0	80	0.06	0	92	0.04	0.01	81
Commercial real estate loans	0	0.05	34	-0.01	0.01	19	0.02	0.07	38	0.05	0.01	81	0.10	0.01	93
Construction and land development	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	30
Nonfarm nonresidential	0	0.07	27	-0.01	0.02	16	0.03	0.11	39	0.07	0.02	83	0.13	0.02	89
Owner-occupied	0	0.01	28	-0.01	0.01	8	0.03	0.02	72	0.09	0.01	94	0.10	0.01	95
Other	0	0.06	41	0	0.01	54	0	0.08	24	-0.02	0.01	6	0.04	0.01	82
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0.23	0.01	94	0	0	50
Commercial and industrial loans															
Loans to individuals	-0.02	0.20	14	0.05	0.48	22	0.03	0.47	12	0.02	0.37	10	0.36	0.31	64
Credit card loans	0.15	1.06	8	0.56	1.43	24	0.40	1.13	24	0.52	1.17	28	0.51	1.16	30
Agricultural loans	-0.01	0.02	15	-0.02	0.11	9	-0.01	0.19	10	0.62	0.08	91	0.19	0.15	74
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.03	0.09	10	-0.04	0.15	4	-0.03	0.15	5	-0.04	0.15	5	-0.04	0.14	3

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		19,651		44,261		34,761		40,851		37,721					
90+ days past due loans and leases		2,152		12,737		3,922		5,425		2,455					
Nonaccrual loans and leases.....		73,308		19,046		72,929		18,836		22,544					
Total past due and nonaccrual loans and leases.....		95,111		76,044		111,612		65,112		62,720					
Restructured 30–89 days past due		0		138		30		0		128					
Restructured 90+ days past due		45		0		46		6		0					
Restructured nonaccrual		2,828		3,124		2,873		0		2,243					
Total restructured loans and leases		2,873		3,262		2,949		6		2,371					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		3,234		3,182		3,461		2,859		2,702					
Other real estate owned.....		824		1,469		883		1,270		1,320					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.27	0.33	50	0.64	0.52	70	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
90+ days past due loans and leases	0.03	0.11	50	0.19	0.12	77	0.05	0.12	53	0.08	0.15	56	0.04	0.17	43
Nonaccrual loans and leases.....	0.99	0.65	82	0.28	0.57	20	0.98	0.66	81	0.27	0.51	24	0.36	0.54	35
90+ days past due and nonaccrual loans and leases.....	1.02	0.82	71	0.46	0.75	27	1.04	0.85	72	0.35	0.71	23	0.40	0.75	21
30–89 days past due restructured.....	0	0.01	20	0	0.01	40	0	0.01	34	0	0.01	13	0	0.02	37
90+ days past due restructured	0	0	67	0	0.01	29	0	0.01	63	0	0.01	61	0	0.01	26
Nonaccrual restructured.....	0.04	0.13	29	0.05	0.14	28	0.04	0.13	26	0	0.14	4	0.04	0.16	17
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.33	50	0.64	0.52	70	0.47	0.40	69	0.59	0.43	79	0.60	0.44	75
90+ days past due assets	0.03	0.11	50	0.19	0.12	77	0.05	0.12	53	0.08	0.15	54	0.04	0.18	41
Nonaccrual assets	0.99	0.66	80	0.28	0.58	19	0.98	0.67	80	0.27	0.53	24	0.36	0.57	34
30+ days past due and nonaccrual assets	1.29	1.18	65	1.11	1.32	45	1.50	1.29	68	0.94	1.19	50	1	1.26	47
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.52	0.50	63	0.27	0.48	23	0.55	0.52	61	0.21	0.44	19	0.24	0.48	21
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.53	58	0.28	0.51	23	0.56	0.55	58	0.22	0.48	18	0.25	0.52	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.53	0.58	48	0.20	0.57	14	0.56	0.60	51	0.20	0.53	18	0.25	0.60	17
Allowance for loan and lease losses	139.89	69.27	87	42.54	74.58	21	126.32	66.66	87	45.59	115.41	14	53.64	118.28	18
Equity capital + allowance for loan and lease losses	3.82	5.03	38	1.17	4.68	11	3.57	4.97	32	1.21	4.28	14	1.51	4.79	11
Tier 1 capital + allowance for loan and lease losses	5.79	5.96	54	1.93	5.89	12	5.62	6.05	51	1.92	5.65	14	2.34	6.16	15
Loans and leases + other real estate owned	1.05	0.97	61	0.35	0.91	12	1.04	0.97	61	0.33	0.85	14	0.42	0.96	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.24	0.31	45	0.54	0.48	69	0.38	0.39	59	0.50	0.38	72	0.46	0.42	64
	90+ days past due		0.04	0.13	57	0.05	0.12	64	0.07	0.16	64	0.11	0.16	66	0.05	0.22	51
	Nonaccrual.....		1.33	0.76	85	0.38	0.54	38	1.32	0.76	84	0.39	0.46	48	0.47	0.57	48
Commercial and industrial	30–89 days past due		0.01	0.22	9	0.90	0.36	87	0.10	0.23	33	0.25	0.31	50	0.22	0.30	48
	90+ days past due		0	0.02	34	1.62	0.03	97	0.01	0.03	49	0.02	0.05	50	0	0.05	11
	Nonaccrual.....		0.61	0.69	54	0.05	0.90	8	0.62	0.75	46	0	0.83	7	0.33	0.76	30
Individuals	30–89 days past due		0.60	0.53	61	0.99	0.84	59	1.22	0.83	78	1.10	0.83	66	1.31	0.84	78
	90+ days past due		0.01	0.11	46	0.04	0.15	48	0.02	0.14	46	0.02	0.17	42	0.03	0.16	42
	Nonaccrual.....		0	0.22	23	0	0.19	24	0	0.28	21	0	0.17	24	0	0.23	8
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		1.13	0.17	92	0.36	0.35	68	0.04	0.17	59	2.84	0.24	95	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.16	0.44	58	0.90	0.76	75	0.14	0.49	52	0.76	0.67	72	0	0.75	23
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.26	12	0	0.18	15	0	0.20	14	0.12	0.17	59
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	31	0.35	0.14	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.32	0.47	40	0.63	0.73	44	0.53	0.65	52	0.51	0.67	49	0.57	0.71	49
	90+ days past due	0.07	0.28	61	0.07	0.24	64	0.12	0.33	66	0.10	0.31	61	0.07	0.46	49
	Nonaccrual	0.64	0.88	43	0.52	0.79	37	0.61	0.89	39	0.51	0.73	42	0.54	0.86	38
Revolving	30–89 days past due	0.20	0.31	39	0.87	0.50	82	0.65	0.48	68	0.66	0.45	72	0.40	0.50	40
	90+ days past due	0.05	0.03	77	0.11	0.03	84	0.01	0.03	71	0.19	0.05	88	0.09	0.05	73
	Nonaccrual	0.57	1.31	40	0.54	1.07	40	0.60	1.13	43	0.50	1	39	0.49	1.17	38
Closed-end	30–89 days past due	0.32	0.48	40	0.61	0.76	45	0.52	0.65	51	0.50	0.70	44	0.59	0.75	50
	90+ days past due	0.07	0.31	61	0.07	0.27	65	0.13	0.38	67	0.09	0.35	60	0.07	0.53	53
Junior lien	Nonaccrual	0.65	0.85	46	0.52	0.77	40	0.61	0.87	42	0.52	0.70	45	0.54	0.84	37
	30–89 days past due	0.01	0.01	55	0.02	0.02	55	0.01	0.02	60	0.01	0.02	47	0.01	0.03	34
	90+ days past due	0	0	79	0	0	77	0	0	32	0	0	68	0	0	62
	Nonaccrual	0.01	0.05	28	0.01	0.05	27	0.01	0.04	32	0.01	0.04	28	0.01	0.06	33
Commercial real estate	30–89 days past due	0.13	0.22	49	0.39	0.28	71	0.17	0.26	52	0.49	0.18	92	0.28	0.17	75
	90+ days past due	0	0.02	59	0.01	0.01	67	0	0.02	23	0.12	0.03	86	0.01	0.03	58
	Nonaccrual	2.28	0.62	95	0.13	0.32	28	2.33	0.62	96	0.14	0.23	37	0.32	0.28	65
Construction and development	30–89 days past due	0.11	0.22	54	0.44	0.32	70	0.54	0.28	77	0.69	0.28	82	0.01	0.21	25
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	8.16	0.50	96	0	0.24	11	9.90	0.41	97	0	0.20	12	0	0.19	12
	30–89 days past due	0.11	0.03	85	0.42	0.06	94	0.14	0.03	87	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0	0.16	17	0.02	0.24	35	0.40	0.22	77	0.69	0.20	85	0.01	0.13	36
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	8.16	0.43	96	0	0.18	13	9.90	0.35	97	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.31	0.08	86	0.16	0.10	77	0.26	0.09	84	0.93	0.08	97	0.63	0.10	95
	90+ days past due	0	0	45	0	0	45	0	0	45	0.43	0	97	0	0.01	39
	Nonaccrual	0.52	0.13	85	0.06	0.06	64	0.52	0.11	91	0.02	0.05	53	0.06	0.08	61
Nonfarm non-residential	30–89 days past due	0.09	0.20	40	0.44	0.27	76	0.12	0.23	49	0.37	0.14	87	0.24	0.17	70
	90+ days past due	0.01	0.02	65	0.01	0.02	71	0	0.02	26	0.06	0.03	79	0.02	0.03	63
Owner Occupied	Nonaccrual	2.02	0.78	92	0.16	0.37	26	2.03	0.80	91	0.18	0.28	38	0.41	0.30	65
	30–89 days past due	0.08	0.06	71	0.26	0.11	85	0.06	0.07	57	0.15	0.07	85	0.09	0.09	55
	90+ days past due	0.01	0	77	0.01	0.01	83	0	0	33	0.06	0.01	86	0.02	0.01	76
Other	Nonaccrual	0.41	0.32	72	0.09	0.20	34	0.39	0.27	68	0.14	0.16	53	0.32	0.17	78
	30–89 days past due	0.01	0.12	30	0.19	0.14	68	0.05	0.14	50	0.22	0.07	89	0.15	0.07	80
	90+ days past due	0	0.01	34	0	0.01	75	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.61	0.40	93	0.07	0.16	40	1.64	0.44	92	0.04	0.10	38	0.08	0.13	53
Farmland	30–89 days past due	0.20	0.13	76	0.94	0.32	81	0.58	0.11	88	0.47	0.23	78	0.29	0.25	70
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.51	1.14	72	1.76	1.10	72	1.51	1.13	72	1.68	0.84	74	1.42	1.23	73
Credit card	30–89 days past due		0.75		1.31			0.95			1.19			1.22		
	90+ days past due		0.56		0.83			0.63			0.78			0.73		
	Nonaccrual		0.10		0.09			0.05			0.11			0.09		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,090,851	991,039	1,081,847	982,610	963,525										
Retained earnings	990,504	902,148	960,183	882,851	795,563										
Accumulated other comprehensive income (AOCI)	-109,957	83,445	62,077	-10,226	-45,305										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,971,398	1,976,632	2,104,107	1,855,235	1,713,783										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	798,939	788,425	802,276	792,180	760,978										
Accumulated other comprehensive income-related adjustments	-109,957	83,445	62,077	-10,226	-45,306										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,282,416	1,104,762	1,239,754	1,073,281	998,111										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,282,416	1,104,762	1,239,754	1,073,281	998,111										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	75,000	75,000	75,000	95,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	109	55	110	55	55										
Additional tier 1 capital before deductions	109	75,055	75,110	75,055	95,055										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	109	75,055	75,110	75,055	95,055										
Tier 1 Capital	1,282,525	1,179,817	1,314,864	1,148,336	1,093,166										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	54,531	53,799	60,840	50,388	49,761										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	54,531	53,799	60,840	50,388	49,761										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	54,531	53,799	60,840	50,388	49,761										
Exited advanced approach tier 2 capital															
Total capital	1,337,056	1,233,616	1,375,704	1,198,724	1,142,927										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,112,012	11,412,687	13,745,664	11,427,949	10,628,486										
Less: Deductions from common equity tier 1 capital	798,939	788,425	802,276	792,180	760,978										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	13,313,073	10,624,262	12,943,388	10,635,769	9,867,508										
Total risk-weighted assets	6,869,382	6,664,064	6,924,528	6,663,905	5,995,779										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	18.67	12.54	94	16.58	11.59	92	17.90	12.35	93	16.11	12.11	86	16.65	12.09	89
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	18.67	13.31	94	17.70	12.25	92	18.99	13.08	93	17.23	12.78	91	18.23	12.85	92
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.46	15.37	89	18.51	14.01	92	19.87	15.23	90	17.99	14.36	90	19.06	14.45	89
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.63	9.15	68	11.10	9.43	87	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		8,323			8,153			32,905			32,637			30,796		2.09	28.58
Other insurance activities income		8,323			8,153			32,905			32,637			30,796		2.09	28.58
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		89,837			77,481			89,330			77,089			67,936		15.95	63.60

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	5.43	0.38	96	5.45	0.40	95	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.71	11	32	6.27	11.59	31	6.49	11.03	34	6.43	11.51	33	5.94	10.22	31			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	3,448	1,642	4,473	1,509	1,543
Real estate loans.....	1,721	1,642	1,928	1,509	1,543
Commercial and industrial loans	1,727	0	2,545	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	3,448	1,642	4,473	1,509	1,543
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	109.99	-6.17	94	0.55	12.26	51	196.42	-2.40	96	-2.20	22.48	47	-33.26	7.24	14
Total selected assets.....	109.99	-2.56	93	0.55	7.32	51	196.42	2.04	96	-2.20	12.40	45	-33.26	3.24	13
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.05	0.08	0.06	0.08	0.10	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		30,000	30,000	105,000	115,000	98,000	0.00	100.00
Dividends		30,000	30,000	105,000	115,000	98,000	0.00	100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		14,000	0	13,500	27,602	9,251		
Dividends		14,000	0	13,500	27,600	9,250		
Interest		0	0	0	2	1		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		44,000	30,000	118,500	142,602	107,251	46.67	193.33
Securities gains (losses)		0	0	0	0	0		
Other operating income		57	28	168	134	160	103.57	111.11
Total operating income		44,057	30,028	118,668	142,736	107,411	46.72	193.19
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		39	0	0	0	0		
Other expenses		1,737	2,089	7,515	5,990	5,126	-16.85	148.50
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,776	2,089	7,515	5,990	5,126	-14.98	154.08
Income (loss) before taxes		42,305	27,909	111,147	136,765	102,285	51.58	195.26
Applicable income taxes (credit)		-2,236	-1,585	-3,739	-4,545	-1,330		
Extraordinary items								
Income before undistributed income of subsidiaries		44,541	29,494	114,886	141,310	103,615	51.02	207.60
Equity in undistributed income of subsidiaries		8,309	10,640	49,790	27,753	65,026	-21.91	-16.27
Bank subsidiaries		13,926	3,503	34,204	29,779	51,799	297.54	69.93
Nonbank subsidiaries		-5,617	7,137	15,586	-2,026	13,227		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		52,850	40,134	164,676	169,063	168,641	31.68	116.57
Memoranda								
Bank net income		43,926	33,503	139,204	144,779	149,799	31.11	89.38
Nonbank net income		8,383	7,137	29,086	25,574	22,477	17.46	385.13
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,644,070	82.11	1,692,476	80.84	1,802,150	81.50	1,594,789	1,522,109	-2.86	40.80	
Common and preferred stock	1,644,070	82.11	1,692,476	80.84	1,802,150	81.50	1,594,789	1,522,109	-2.86	40.80	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	190,485	9.51	187,642	8.96	196,090	8.87	180,488	182,617	1.52	488.53	
Common and preferred stock	190,485	9.51	187,642	8.96	196,090	8.87	180,488	182,617	1.52	488.53	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	3,550	0.18	421	0.02	3,579	0.16	451	432	743.23	765.85	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	146,985	7.34	195,959	9.36	195,885	8.86	180,528	115,996	-24.99	40.69	
Cash and due from unrelated depository institution	136	0.01	135	0.01	136	0.01	135	137	0.74	0.74	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	17,000	0.85	17,034	0.81	13,513	0.61	14,808	9,902	-0.20	84.20	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,002,226	100.00	2,093,667	100.00	2,211,353	100.00	1,971,199	1,831,193	-4.37	52.34	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	3,297	0.16	0	0	0	0	0	0	0		
Other liabilities	27,531	1.38	25,508	1.22	26,573	1.20	24,811	19,472	7.93	140.19	
Balance due to subsidiaries and related institutions	0	0	91,528	4.37	80,673	3.65	91,154	97,939	-100.00	-100.00	
Total liabilities	30,828	1.54	117,036	5.59	107,246	4.85	115,965	117,411	-73.66	-72.87	
Equity Capital	1,971,398	98.46	1,976,631	94.41	2,104,107	95.15	1,855,234	1,713,782	-0.26	64.19	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	54,019	2.70	52,189	2.49	53,755	2.43	51,975	51,577	3.51	21.12	
Common surplus	1,042,164	52.05	944,466	45.11	1,032,355	46.68	935,458	919,252	10.34	93.55	
Retained earnings	990,504	49.47	902,148	43.09	960,183	43.42	882,851	795,563	9.79	71.55	
Accumulated other comprehensive income	-109,957	-5.49	83,445	3.99	62,077	2.81	-10,226	-45,306			
Other equity capital components	-5,332	-0.27	-5,617	-0.27	-4,263	-0.19	-4,824	-7,304			
Total liabilities and equity capital	2,002,226	100.00	2,093,667	100.00	2,211,353	100.00	1,971,199	1,831,193	-4.37	52.34	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	91,095	4.35	80,623	3.65	91,115	97,939	-100.00	-100.00	
Notes payable to subsidiaries that issued TPS	0	0	91,095	4.35	80,623	3.65	91,115	97,939	-100.00	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.23	12.54	34	8.44	3.93	80	8.13	7.29	58	9.42	9.68	46	10.20	10.40	46
Bank net income / Average equity investment in banks	10.20	12.55	35	8.15	4.73	72	8	7.45	52	9.23	10.51	40	9.95	11.19	42
Nonbank net income / Average equity investment in nonbanks	17.35	12.53	68	15.51	5.73	81	15.37	9.75	71	14.27	7.89	72	12.72	7.10	75
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	83.11	95.97	18	83.48	95.67	19	84.53	88.16	19	85.64	82.22	24	88.83	82.56	23
Nonbank net income / Parent net income	15.86	2.83	89	17.78	5.47	85	17.66	3.59	87	15.13	5.93	83	13.33	3.78	84
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	1.56	17.74	15	5.92	19.50	25	5.10	20.06	19	6.25	20.43	26	6.85	20.88	31
Total debt / Equity capital	0.17	11.90	23	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0.17	14.30	14	4.61	15.86	25	3.83	16.67	20	4.91	16.36	25	5.71	17.10	29
Total debt + Loans guaranteed for affiliate / Equity capital	0.17	12.02	23	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0.17	12	23	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0.17	11.33	23	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	10.25	35.48	29	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	93.06	102.85	7	95.12	103.91	8	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Total investment in subs / Equity capital	93.06	108.21	4	95.12	111.18	4	94.97	110.16	6	95.69	111.07	4	99.47	112.48	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.65	0.22	7	-0.60	1.22	9	-0.64	0.47	10	-0.47	0.36	10	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	190.47	111.20	83	134.78	154.20	52	127.51	136.59	53	167.81	177.68	54	137.70	162.34	45
Cash from ops + noncash items + op expense / Op expense + dividend	170.77	98.58	80	130.53	176.81	45	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.89	85.35	34	166.07	90.08	80	114.39	134.08	50	159.25	116.34	82	131.10	103.19	78
Pretax operating income + interest expense / Interest expense	08,574.36	1,142.88	98		2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	12,842.47	1,357.31	94	4,373.97	1,688.78	84	6,024.68	1,539.23	91	3,608.59	1,632.83	87	2,286.98	1,369.37	78
Dividends + interest from subsidiaries / Interest expense + dividends	194.97	117.86	82	140.40	186.57	48	133.92	150.43	51	174.38	210.80	44	145.24	188.90	39
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.46	1.80	81	2.49	3.20	79	2.14	2.66	79	2.54	5.62	75	2.91	5.50	74
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	50.58	74.87	31	72.45	61.08	66	77.02	81.10	57	57.87	57.84	59	71.27	57.26	67
Dividends declared / Net income	42.63	23.13	84	53.24	81.32	39	53.73	42.29	68	48.37	33.08	78	43.79	27.33	82
Net income – dividends / Average equity.....	5.87	9.52	24	3.95	0.55	78	3.76	4.14	43	4.86	6.46	26	5.73	7.33	28
Percent of Dividends Paid															
Dividends from bank subsidiaries	133.16	101.14	63	140.40	182.33	50	118.67	132.17	48	140.63	178.13	40	132.71	157.73	45
Dividends from nonbank subsidiaries	62.14	3.28	95	0	2.35	30	15.26	3.41	88	33.75	7.53	89	12.53	7.13	85
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	195.30	128.99	74	140.40	229.19	45	133.92	174.85	42	174.38	260.40	37	145.24	215.26	32
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	68.30	30.63	83	89.54	123.04	40	75.43	60.28	67	79.43	66.55	64	65.42	60.71	61
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	68.30	33.49	81	89.54	148.03	39	75.43	62.88	63	79.43	69.36	59	65.42	63.43	56
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	167	47.24	87	0	39.62	23	46.41	56.39	51	107.92	82.95	74	41.15	51.40	51
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0.01	20.25	54	0	18.56	49
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	167	69.48	82	0	76.32	13	46.41	79.84	39	107.93	150.41	58	41.16	99.33	34
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	68.09	58.57	41	99.91	62.43	81	88.48	69.76	43	80.57	67.32	37	91.24	65.18	52
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	68.09	71.70	32	99.91	76.26	68	88.48	82.20	30	80.57	78.80	30	91.24	74.20	37
Dividends from nonbank subsidiaries		31.78		88	0	2.51	31	11.38	1.95	88	19.34	2.65	90	8.61	2.57
Interest income from nonbank subsidiaries.....		0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	61	0	2.32
Management and service fees from nonbank subsidiaries		0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03
Other income from nonbank subsidiaries.....		0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02
Operating income from nonbank subsidiaries		31.78		10.59	80	0	9.13	20	11.38	4.70	84	19.34	7.29	81	7.64
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies		0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15
Management and service fees from subsidiary holding companies.....		0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37
Other income from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	49	0	0
Operating income from subsidiary holding companies.....		0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79
Loans and advances from subsidiaries / Short term debt.....					142.34			447.79			135.13			83.37	
Loans and advances from subsidiaries / Total debt					0	29.59	12	30.31			27.08			28.33	